

Certificate Number: 00301-PAM-DE-038965693

Bankruptcy Case Number: 20-01690



00301-PAM-DE-038965693

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on October 15, 2024, at 6:50 o'clock AM EDT, EDWARD A SCHWARZ completed a course on personal financial management given by internet by InCharge Debt Solutions, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: October 15, 2024 By: /s/Jimmy Arreaga

Name: Jimmy Arreaga

Title: Certified Bankruptcy Counselor

Certificate Number: 00301-PAM-DE-038965694

Bankruptcy Case Number: 20-01690



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on October 15, 2024, at 6:50 o'clock AM EDT, JULIE J SCHWARZ completed a course on personal financial management given by internet by InCharge Debt Solutions, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: October 15, 2024 By: /s/Jimmy Arreaga

Name: Jimmy Arreaga

Title: Certified Bankruptcy Counselor